



Cleaning Up Your Basement After a Flood

No matter if your basement is full of water from a storm or because a pipe broke, you need to begin clean up immediately. The faster the water is cleaned up, the less damage can occur.

In the event your local church has vacant and/or unoccupied locations, it is important to complete a documented self-inspection of these locations. In the event of a storm, you may also want a church representative to inspect the properties to be sure nothing has gone wrong since the last self-inspection.

Cleanup and repair of a wet basement is a large scale project. You have personal property, washers, dryers, freezers, furnaces, dehumidifiers and a whole host of other items that can be ruined by water. A finished basement presents even more expensive restoration problems; drywall, carpeting/flooring, furniture, and entertainment centers may be submerged.

Wet basement repair and restoration has several steps and it may be best to hire the services of a professional restoration company. Not only are they experienced, if one of them are injured, their insurance will cover the costs of their injuries.

BEFORE A FLOOD—WHAT CAN WE DO TO PREPARE?

As we all know, when a loss occurs we determine there are some tasks we could have done to assist us in resolving the claim. An inventory is the best thing you can do to prepare. Do you have a video camera or digital camera? Take footage of your belongings. Document descriptions of your contents, model numbers of appliances, when the items were purchased and from where. Place the inventory and video or photographs in a safe area in the event you need this for a flooding situation.

You should also maintain the phone number for reporting a claim as well as a listing of professional restoration companies in your area. Keep this information readily available in the event you have to contact them.

WE'VE FLOODED—NOW WHAT?

Once you experience a flood, you need to drain the basement; most likely by a pumping system. If water is only a few inches deep, it may seep out through the existing drains as the outside water diminishes. You also remove destroyed property. Laying papers and photos out in the sun may save some of them. Your clothing needs to be washed and furniture removed. You will need to carefully sort through your clothing and belongings to determine what can be salvaged and what needs to be discarded. You also need to clean the basement surfacing and walls. The immediate danger is mold growth. If left untreated, it may not only be harmful, but costly to repair. A professional restoration company will completely clean the flooded area and treat the basement with chemical substances to eliminate the potential for mold growth.

DOCUMENT AND REPORT YOUR LOSSES

If you have experienced a basement full of water, it is imperative to contact your insurance carrier immediately. If you are unsure of the steps to take in cleaning up the water, the carrier can provide you with names of restoration companies or perhaps send out a representative.

You should take photographs or compile a videotape of the damages. Save your receipts from all repairs and purchases, and keep track of the time you have spent cleaning up the property. Prior to a flood, it is helpful if you have compiled some type of personal belongings inventory. In the event of a flood, reference to this inventory can be made more quickly and efficiently.

CLEANING UP

Again, cleanup may be best completed by a professional restoration company. You need to be sure the flooded area is safe to enter and begin cleanup.

Assuming the water within the basement is clean and not contaminated with sewage or pollutants, you can follow a few simple guidelines for cleanup. These steps are best completed within 24-48 hours of a flood.

BOOKS AND PAPERS

Discard non-valuable books and papers. Dry out any valuable or important papers, make a photo copy of them and discard the original. If you want to consider saving an original, place the item in a frost-free freezer and consult with the restoration professional.

CARPET AND BACKING

Remove the water with an extraction vacuum. Reduce humidity levels by using a dehumidifier. Accelerate the drying process with fans.

CEILING TILES, CELLULOSE INSULATION AND FIBERGLASS INSULATION

Discard these items and replace.

CONCRETE OR CINDER BLOCK SURFACES

Remove water with extraction equipment. Accelerate the drying process with dehumidifiers, fans and/or heaters.

HARD SURFACE, POROUS FLOORING (LINOLEUM, CERAMIC TILE, VINYL)

Vacuum or damp wipe with water and mild detergent and allow to dry. You may need to scrub. Check to be sure under flooring is dry, if not; this area should be dry as well.

NON-POROUS, HARD SURFACES (PLASTIC, METALS)

Vacuum or damp wipe with water and mild detergent. Allow to dry. Be sure to scrub if necessary.

UPHOLSTERED FURNITURE

Remove water with extraction vacuum. Accelerate the drying process with dehumidifiers, fans and/or heaters. These pieces may take more than 48 hours to dry. If the furniture is valuable, you should consult with the restoration professional.

DRAPES

Follow laundering or cleaning instructions recommended by the manufacturer

WOOD SURFACES

Remove moisture immediately and use dehumidifiers, gentle heat and fans for drying. Be careful using heat near hardwood floors. Clean treated or hardwood floors with mild detergent and clean water and allow to dry. If you have paneling, pry it away from the wall to dry.

BASIC CLEANUP OF WASHABLE SURFACES

Walls, hard-surfaced floors and many other household surfaces should be cleaned with soap and water, and disinfected with a solution of one cup of bleach to five gallons of water. Be careful to completely disinfect surfaces that may come in contact with food such as counter tops, pantry shelves and refrigerators. Areas where small children play should also be carefully cleaned.

Wash all linens and clothing in hot water or dry clean them. For items that cannot be washed or dry cleaned such as mattresses and upholstered furniture, air dry them in the sun and spray them thoroughly with a disinfectant. Steam clean all carpeting. If there has been a back-flow of sewage into the house, wear rubber boots and waterproof gloves during the cleanup. Remove and discard contaminated household materials that cannot be disinfected such as wall coverings, cloth, rugs and drywall.

MOLD

Warm and wet conditions of a flood are the perfect environment to support the growth of mold. Molds are microscopic fungus that spreads by distributing millions of cells known as spores. Molds are always present in the indoor and outdoor environments, and most species do not present a health hazard. However, certain species, especially black molds can trigger allergies or cause allergy-like symptoms such as coughing, wheezing/breathing difficulties, sore throats, skin and eye irritation and upper respirator infections to include sinus infections.

It is imperative a professional restoration company treat your location if mold is present. The effect of mold on different people can vary widely and the more serious problems may occur if people are exposed to very high levels of mold or moderate levels for an extended period of time.

Mold also damages building materials, goods and furnishings when it grows on them, which can compromise a buildings structural integrity over time. It is important to investigate for mold problems regularly and clean all contaminated areas completely.

Look for visible mold growth. It may appear cottony, velvety, granular or leathery and have varied colors of white, gray, brown, black, yell or green. Mold often appears as discoloration, staining or fuzzy on a surface. Smell the air; areas with mold have an earthy/organic smell that is quite noticeable. Look for signs of excess moisture or water damage. Look behind and underneath materials like carpet, padding, wallpaper, flooring, cabinets, furniture or stored items. If you discover a situation, contact a professional.

ADDITIONAL RESOURCES

www.epa.gov
www.fema.gov
www.redcross.org
www.archives.gov
www.usa.gov

The Ministry Protection Memo (MPM) series is offered as an educational tool in support of United Methodist Insurance's property and casualty insurance program to help you develop loss control and ministry protection procedures. United Methodist Insurance does not, with these MPMs, seek to establish a particular standard of care or to provide legal advice. Church leaders are encouraged to consult competent attorneys with regard to the church's specific needs. United Methodist Insurance encourages reproduction and distribution of this MPM within the United Methodist denomination. Others may contact the United Methodist Insurance Service Center, via telephone at 1-800-975-5442 for permission to reproduce MPM.

For additional information please contact

Rev. Joy T. Melton, J.D., Chief Resource Officer
 United Methodist Insurance
 400 Perimeter Center Terrace, Suite 900
 Atlanta, GA 30346
www.UnitedMethodistInsurance.org
 Email: joymelton@bellsouth.net

Phone: 770-512-8383

©August 2011 United Methodist Insurance

Socialize with us on



YouTube: www.youtube.com/MethodistInsurance



Twitter: www.Twitter.com/UMInsurance

Sign up for our newsletter at

www.UnitedMethodistInsurance.org

United Methodist Insurance is an all-lines property and casualty (including Workers' Compensation) nonprofit captive reinsurer owned by its member Annual Conference and agency insureds. The General Council on Finance and Administration (GCFA) fulfills its Book of Discipline fiduciary oversight through its membership on the Board of Directors of United Methodist Insurance. For more information, contact the United Methodist Insurance Service Center or go to our website www.unitedmethodistinsurance.org.

The United Methodist Insurance Service Center is open Monday through Friday, 8:30 a.m. to 4:00 p.m. eastern time. You may contact the Service Center at 1-800-975-5442.